

In re:  
Terrance Waller  
Debtor

Case No. 19-17672-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 30, 2025

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2025:

Recip ID	Recipient Name and Address
db	+ Terrance Waller, 7425 Rhoads Street, Philadelphia, PA 19151-2923
14452792	+ Carrington Mortgage Services, LLC, c/o ANN E. SWARTZ, McCabe, Wesberg & Conway, P.C., 123 South Broad Street, Suite 2080, Philadelphia, PA 19109-1031
14449712	+ Carrington Mortgage Services, LLC., CO Andrew M. Lubin, Esq., Milstead & Associates, 1 East Stow Road, Marlton, NJ 08053-3118
14436909	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14436913	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jan 31 2025 00:00:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 31 2025 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14436891	Email/Text: BKBCNMAIL@carringtonms.com	Jan 30 2025 23:59:00	Carrington Mortgage Services, Attn: Bankruptcy, PO Box 3730, Anaheim, CA 92806
14465833	Email/Text: BKBCNMAIL@carringtonms.com	Jan 30 2025 23:59:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14436892	Email/Text: BKBCNMAIL@carringtonms.com	Jan 30 2025 23:59:00	Carrington Mortgage Services, LLC, PO Box 79001, Phoenix, AZ 85062
14436896	Email/Text: megan.harper@phila.gov	Jan 31 2025 00:00:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14436897	Email/Text: megan.harper@phila.gov	Jan 31 2025 00:00:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14503251	Email/Text: megan.harper@phila.gov	Jan 31 2025 00:00:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14436894	+ Email/Text: ecf@ccpclaw.com	Jan 30 2025 23:59:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14436898	+ Email/Text: bankruptcy@philapark.org	Jan 31 2025 00:00:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14436899	+ Email/Text: mrdiscen@discover.com		

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		Jan 30 2025 23:59:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
14436900	Email/Text: bankruptcycourts@equifax.com	Jan 30 2025 23:59:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14436901	^ MEBN	Jan 30 2025 23:56:58	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14436902	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 30 2025 23:59:00	Fortiva, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
14436903	+ Email/Text: Bankruptcy@ICSystem.com	Jan 30 2025 23:59:00	I C System Inc, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
14436904	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 30 2025 23:59:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14436893	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 31 2025 00:16:33	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14447968	Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:04:08	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14436905	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 31 2025 00:16:19	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14447293	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 31 2025 00:16:00	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14436907	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 31 2025 00:17:37	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14436908	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2025 00:00:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
14464658	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 31 2025 00:00:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14436911	^ MEBN	Jan 30 2025 23:57:04	PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14449279	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 31 2025 00:17:57	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14436910	Email/Text: bankruptcygroup@peco-energy.com	Jan 30 2025 23:59:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14436912	+ Email/Text: bankruptcy@philapark.org	Jan 31 2025 00:00:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1538
14436914	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 31 2025 00:16:33	Portfolio Recovery, PO Box 41021, Norfolk, VA 23541-1021
14436915	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 31 2025 00:00:00	Santander Consumer USA, Attn: Bankruptcy, PO Box 961245, Fort Worth, TX 76161-0244
14436916	Email/Text: DASPUBREC@transunion.com	Jan 30 2025 23:59:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14457041	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jan 30 2025 23:59:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
14440174	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jan 31 2025 01:29:56	U.S. Department of Housing and Urban Development, 100 Penn Square East 11th Floor, Philadelphia, PA 19107

TOTAL: 32

**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14436890		Aneesah Hassan
14436895	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14635610	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14436906	##+	Martha Von Rosenstiel, Esq., 649 South Avenue, Unit 7, Secane, PA 19018-3541

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2025 at the address(es) listed below:

Name	Email Address
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MARISA MYERS COHEN	on behalf of Creditor Carrington Mortgage Services LLC ecfmail@mw-law.com, mcohen@mw-law.com
MICHAEL A. CIBIK	on behalf of Debtor Terrance Waller help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROGER FAY	on behalf of Creditor Carrington Mortgage Services LLC rfay@alaw.net, bkecf@milsteadlaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Terrance Waller	)	Case No. 19-17672-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: January 30, 2025

For The Court

Timothy B. McGrath  
Clerk of Court